Exhibit 41

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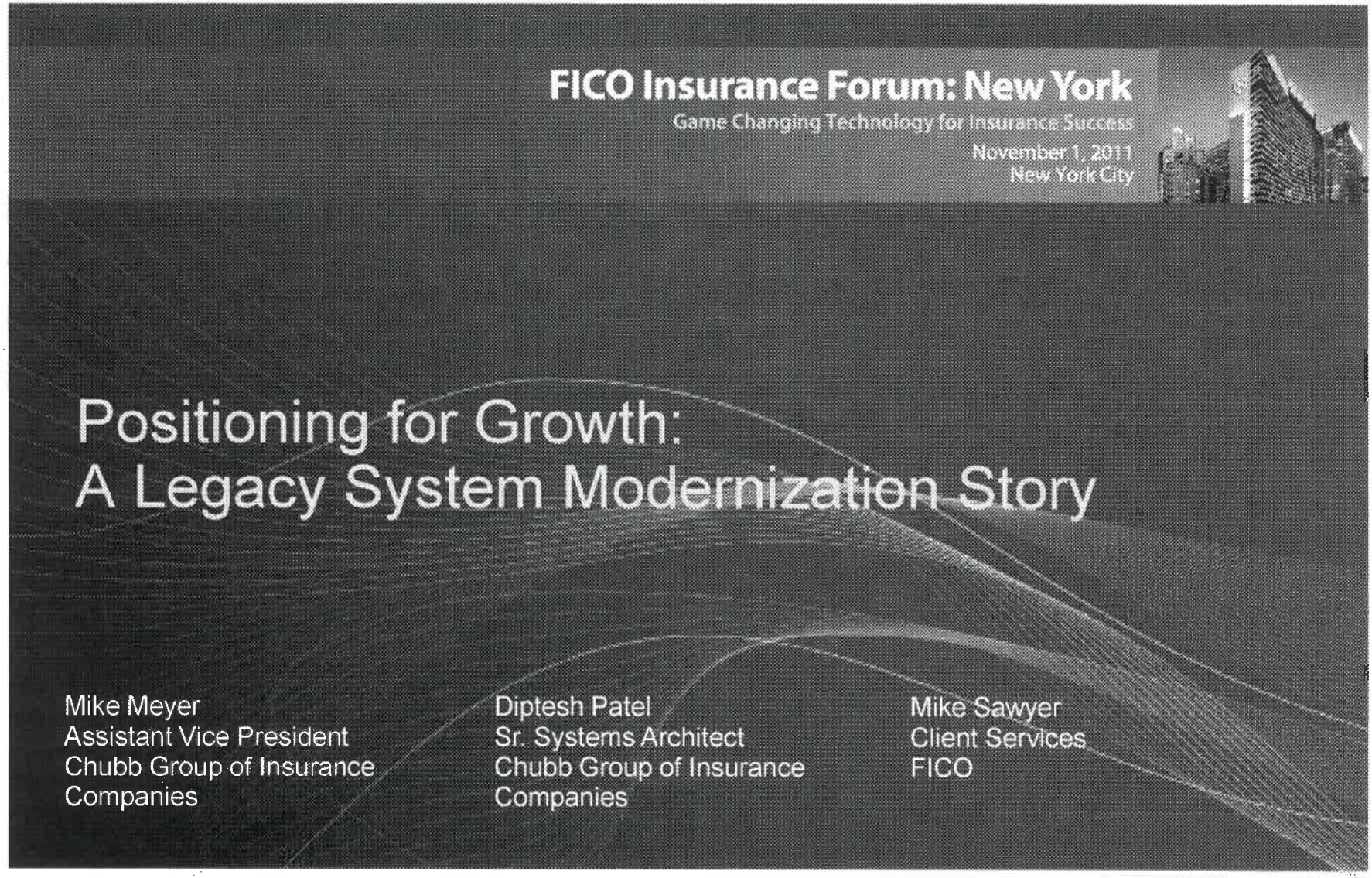

Date, 2011

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6-27-19 JFS
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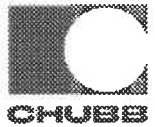
Agenda



- FICO Introduction
- Premium Booking Modernization Project
  - Background
  - Chubb & FICO Collaboration
  - Things we learned
- BRMS Implementation using Blaze Advisor
- Questions

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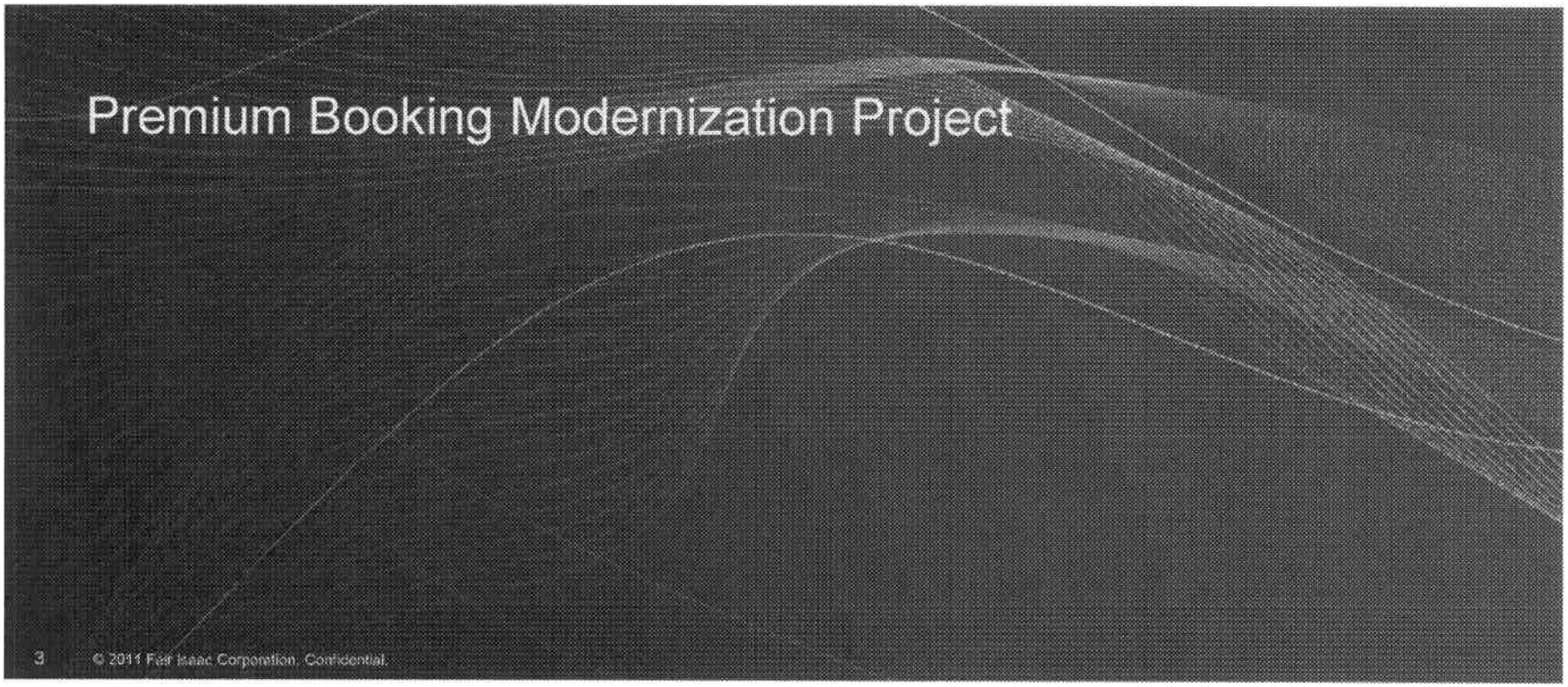
The Chubb Group of Insurance Companies



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» The Chubb Group of Insurance Companies

- » Chubb Corporation is a holding company for a family of property and casualty insurance and affiliated companies known as The Chubb Group of Insurance Companies or Chubb.
  - » Chubb is the eleventh-largest P&C U.S. insurer with a worldwide network of 120 offices and 10,200 worldwide employees in 27 countries.
  - » According to Fortune magazine, Chubb is the 176th largest U.S.-based corporation. Forbes listed Chubb as one of America's 400 Best Big Companies
- » In 2010, the Chubb Corporation reported $50 billion in assets and $13 billion in revenues.
- » Chubb serves commercial and personal customers through approximately 8,500 independent agents and brokers worldwide.
- » Three of Chubb's member companies are among the select insurers that have achieved A.M. Best Company's highest rating for more than 50 years. Chubb also earns high ratings from Standard & Poor's and Moody's for financial strength.

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Premium Booking Modernization Program
A Legacy Modernization Story

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Background

The legacy systems that support the policy booking capability serve as the gateway to our downstream financial systems. Booked business must be validated for compliance to Chubb's policy and product rules before it can flow downstream. Adding new business involves a time consuming and complicated integration effort with the booking system.

Legacy Booking Systems Characteristics

- Business rules embedded in 1000+ COBOL programs
- Little transparency of business rules and business process
  - Obsolete and inaccurate rules being executed
  - Rules not organized around business model
  - Duplicated rules across modules

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Legacy System Challenges

- Dependency on key business and IT subject matter experts for new integrations
- Redundant and inconsistent application of policy validation rules by multiple policy administration systems
- Redundant and tightly coupled point to point integrations with booking services
- Multi-day batch process
- Manual error correction process
- Legacy architecture not conducive to SOA

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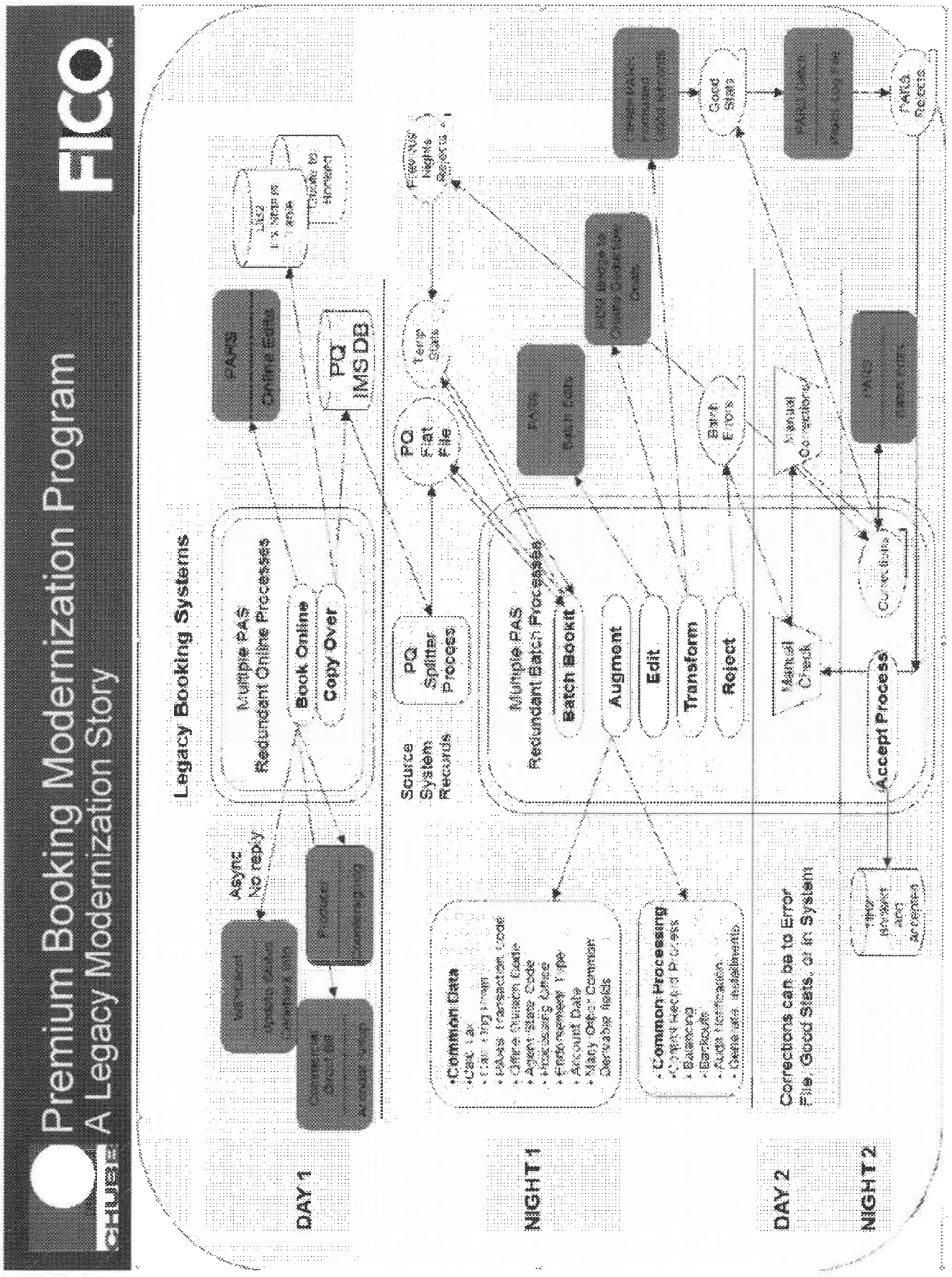
Premium Booking Modernization Program
A Legacy Modernization Story
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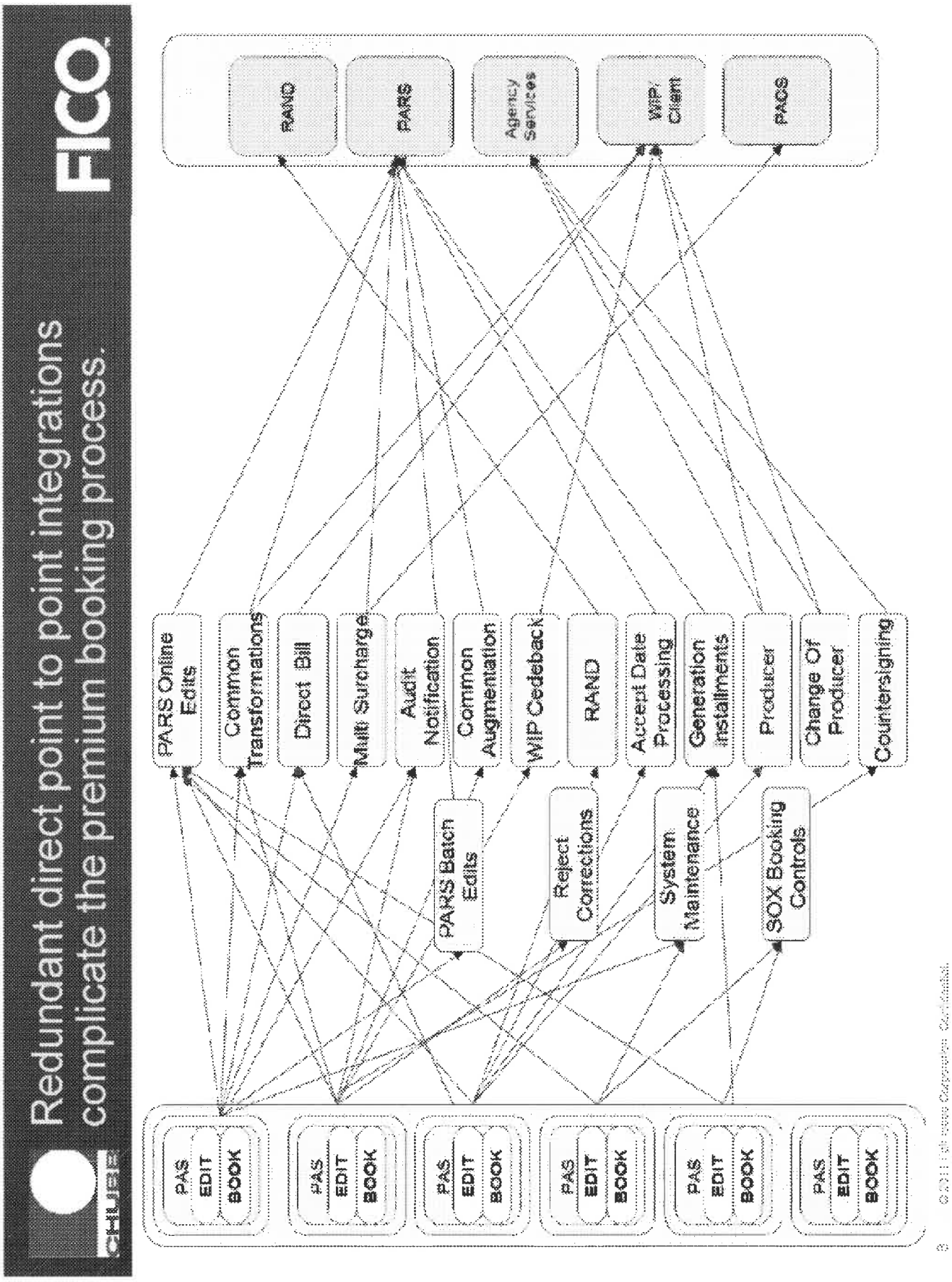
Legacy Booking Systems
Multiple PAS
Redundant Online Processes
Book Online
Copy Over
PAS
Online Edits
PQ
IMS DB
PQ
Flat
File
PQ
Splitter
Process
Source
System
Records
Multiple PAS
Redundant Batch Processes
Batch Bookit
Augment
Edit
Transform
Reject
PAS
Batch Edits
Batch
Errors
Manual
Check
Manual
Corrections
Accept Process
Async
No reply
Common Data
Common Processing
Corrections can be to Error
File, Good Stats, or In System
DAY 1
NIGHT 1
DAY 2
NIGHT 2


Redundant direct point to point integrations complicate the premium booking process.
FICO
RAND
PARS
Agency Services
WIP Client
PACS
PARS Online Edits
Common Transformations
Direct Bill
Multi Surcharge
Audit Notification
Common Augmentation
WIP Cedeback
RAND
Accept Date Processing
Generation Installments
Producer
Change Of Producer
Countersigning
PARS Batch Edits
Reject Corrections
System Maintenance
SOX Booking Controls
PAS
EDIT
BOOK

Premium Booking Modernization Program
A Legacy Modernization Story

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The Business Goal

The primary goal of the Premium Booking Modernization Program is to improve the flexibility and responsiveness of Chubb's premium booking capabilities to more quickly and efficiently respond to new business opportunities.

- More effectively enable speed to market for new business opportunities
- Reduce dependency on key business and IT subject matter experts
- Reduce complexity associated with premium booking and downstream integration processing
- Reduce IT development and maintenance costs by establishing an architecture for premium booking and downstream integration that aligns with the Enterprise Business, Information, Application and Technical Architectures

The Business opportunity

Chubb Custom Market (CCM) had the opportunity to increase revenue by $25 million in new business. In April 2008 a decision was made to build an enterprise booking capability to support CCM's program business platform expansion.

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Key Elements of the Premium Booking Modernization Program

- Booking Services Consumer Integration Process Standardization
  - Premium Booking Knowledge Network (PBKN)
  - Wiki, playbooks, engagement process documentation
  - SME directory
- Knowledge Management
  - Rules harvesting and documentation
  - Rules analysis, translation, and business validation
  - Booking metadata repository
- Technical and Information Architecture
  - Enterprise Architecture - reference architecture, development methods and tools
  - Integration Competency Center (ICC) - SOA reference architecture, infrastructure
  - Business Rules CoE—BRMS expertise and Blaze Advisor support
  - Information Services—Common Integration Model (CIM) business objects, Metadata repository
- Program Management
  - Large distributed team
  - High level of collaboration and coordination required
  - Highly visible effort
  - Vendor management, Strategic Partnerships

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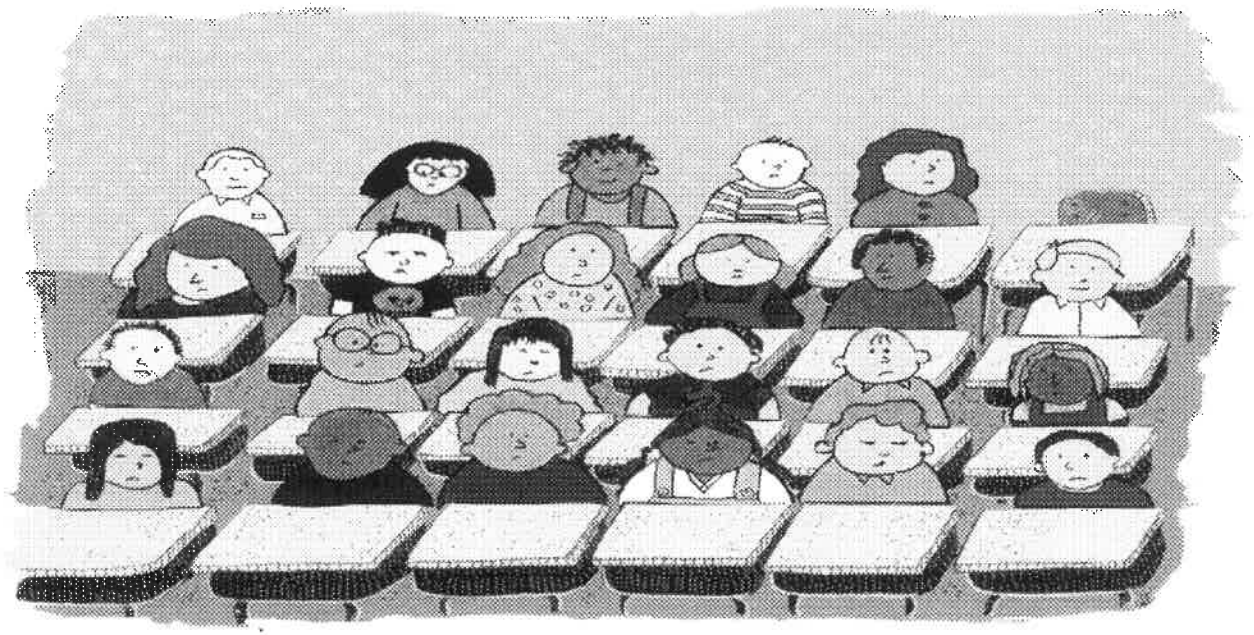
What We Learned



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Booking Services Consumer Integration Process Standardization

page | discussion | view source | history

Premium Booking Services - Main Page

(Redirected from Main Page)

search

Go | Search

navigation

- Main Page
- Chubb Net
- Recent changes
- Random page
- Help

toolbox

- What links here
- Related changes
- Upload file
- Special pages
- Printable version
- Permanent link

Welcome to the Premium Booking Wiki

The purpose of this Wiki is to provide an area to collaborate and share information related to the Premium Booking Process.

- For more information on policies and procedures visit the About Premium Booking Wiki page.

Overview

Premium Booking Overview

Integration Process	Organization

• Integration with Premium Booking
  ◦ Integration Process
  ◦ Integration Process Tools and Templates
	• Premium Booking Knowledge Network
	• Subject Matter Expert (SME) Directory

Business and Data Requirements	Architecture and Strategy

• Premium Booking Validation Rules
  ◦ PASS Source System Document Gross Validity edits
  ◦ PASS Source System Document Gross Rules edits
• Transaction Processing Rules
	• Current Systems Architecture
	• Future Architecture
	• NPS Risk Analysis

Projects/Priorities	Integration Initiatives

• Premium Booking Modernization Project
  ◦ Program Charters
  ◦ Initiative Profiles
	• Star Alliance
	• @Vantage

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Knowledge Management

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
1	Unique RuleID (Identical back to Investing)	Duration	Premium Loss	Line of Business	Risk Location	Rulese Knockout Rule Filter		Frequency of Change	Type of Change	Handled at the Scheme level	Analysis Element	Elements Not in CIM	Policy Object Terms	Location Object Terms	Sr. O
2													BookTransactionRequest/		
17	BR0007		1 ALL					Never	n/a		Marketing Program Code		BookingTransaction/PolicyTerm/ProductInformation/MarketingProgramCode BookingTransaction/PolicyTerm/InceptionDate		
18	BR0008		1 PREM					Never	n/a		Not For Profit Indicator		BookingTransaction/PolicyTerm/InsuredBusinessInformation/NotForProfitIndicator		
19	BR0009		1 PREM					Never	n/a		Not For Profit Indicator		BookingTransaction/PolicyTerm/InsuredBusinessInformation/NotForProfitIndicator BookingTransaction/PolicyTerm/InsuredBusinessInformation/EnterpriseOwnershipCode		
	BR0027		1 PREM					Never	n/a		Policy Audit Frequency Code		BookingTransaction/AuditInformation/AuditFrequencyCode		

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Premium Booking Modernization Program
A Legacy Modernization Story
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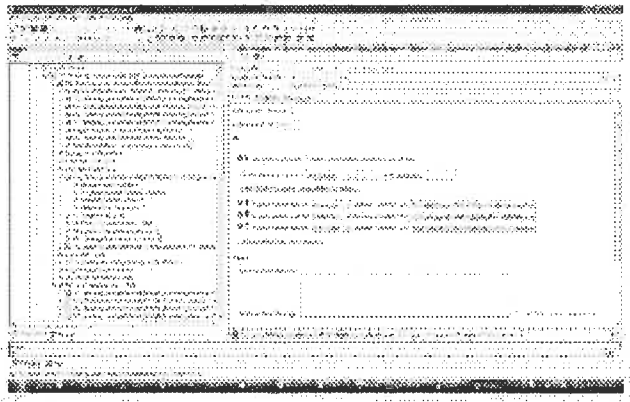
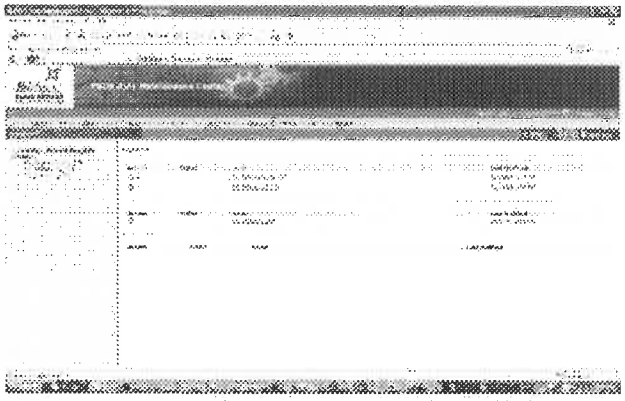
Technical and Information Architecture
Booking DB
Supports the ability to provide real time booking error correction, and inquiry services
Provide Reusable Booking Services
Data validation, augmentation and transformation
Financial calculations
Business Participants
Interaction
Services
Comp
Underwriter
UA
Desktop
Browser
Validation Errors
Data Maintenance
Policy Administration
Policy Processing
Data Validation
Book/Bind
«External Feeds
»CCM Files
Atomic Services
Data Validation
Correction
Status
Inqu
»Batch / Realtime Processing
»BR Runtime
»Services
Product Catalog
Consistent product reference data
STARR
Leverage Business Rules CoE
Engaged the Rules CoE and FICO expertise
Composite
Report &S
Provide Reject Correction/ Booking
Status Capabilities
Status inquiry (Accepted, Future, rejected)
Leverage ICC ESB
Engage ICC expertise

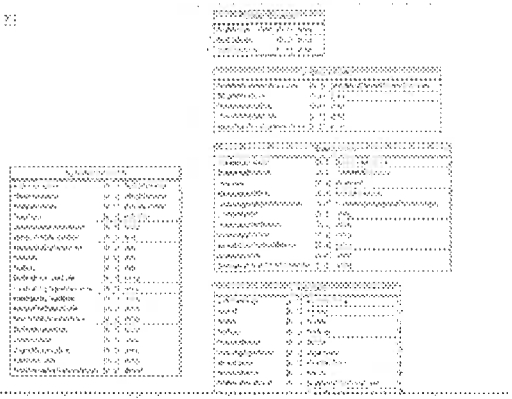
Technical and Information Architecture



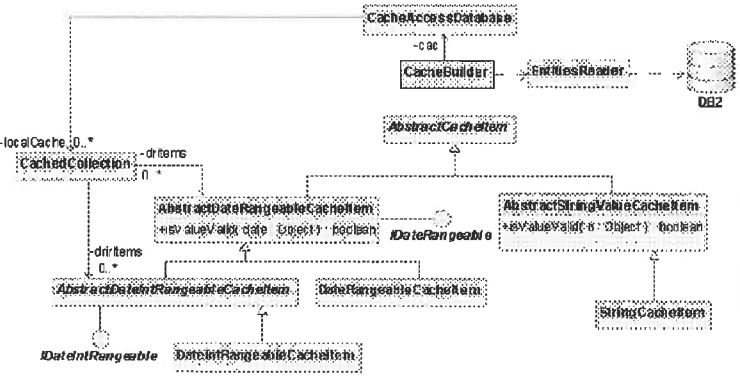
Blaze IDE—Reusable Templates



RMA Design



Business Rules—Business Object Model



Reusable Caching Framework

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A Legacy Modernization Story

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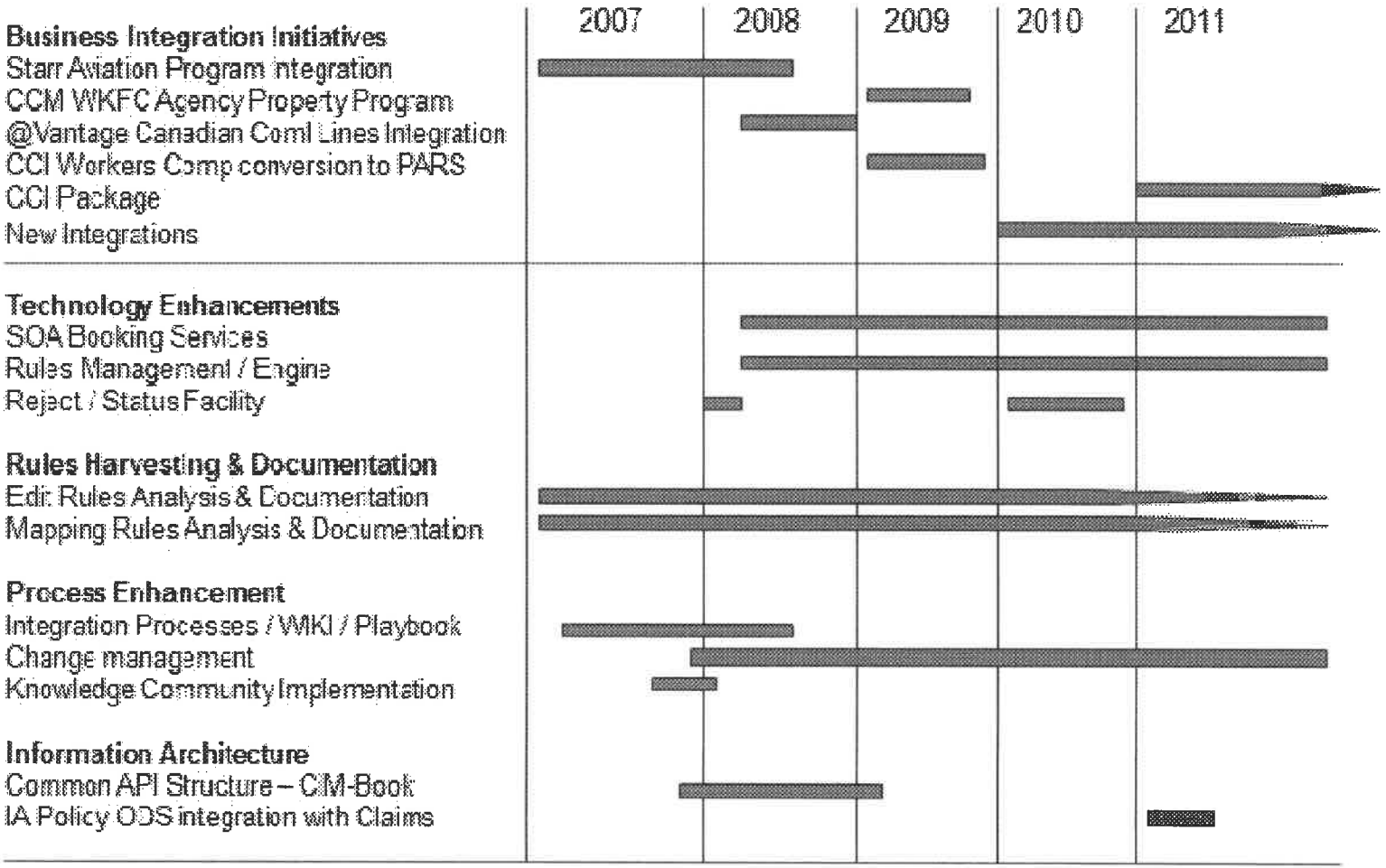
Program Management



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Premium Booking Modernization Program
A Legacy Modernization Story

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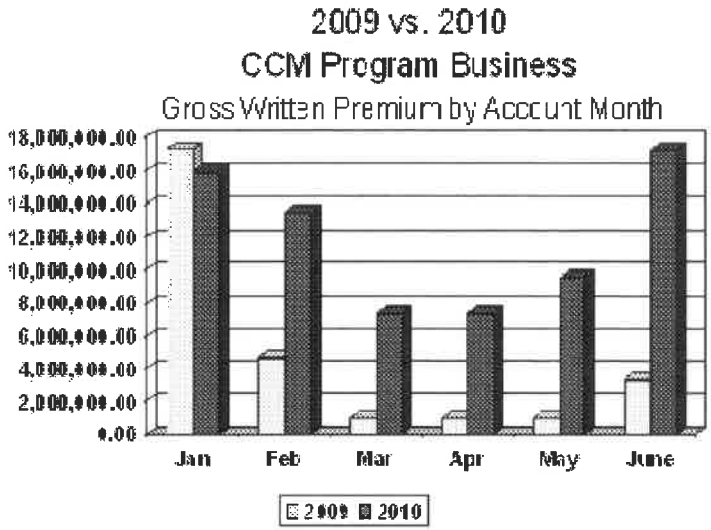
- Integration of new products to booking and down stream financial feeds reduced from months to weeks.
- Business rules around Premium Booking are now understood and documented in a single, accessible repository. Our business customers verified harvested rules and eliminated a significant number of outdated, incorrect, and redundant rules.
- Single point of contact for all integrations, Premium Booking Knowledge Network (PBKN).
- Single common integration model for all business that interfaces with the Premium Booking Capability. Common Integration Model, CIM Book object definition.
- Increase in booked premium from CCM business.

Results



400% increase in Gross Written Premium processed via the Integration Platform compared to same time last year: $15 mil 06/2009 vs $60 mil as 06/2010

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Things to Take Away from Our Experience

- Importance of standard processes, development methodologies and tools, common integration models.
- Establishment of Enterprise Architecture best practices and target architecture.
- Collaboration and communication is key when dealing with a team composed of many diverse departments and CoEs with responsibility for building various components of the solution.
- Need to develop the skills and gain experience in roles such as Rules Analyst, Rules Architect, and Rules Developer.
- Importance of foundational work harvesting, verifying, analyzing business rules before any solution is designed.
- Choosing the right vendor to partner with before taking on a major, high visibility project.

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The Chubb Group of Insurance Companies

BRMS Implementation Using Blaze Advisor

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Background tasks

- Caching of data
  - Data cached from DB2 and TMF
  - Avoid leaving rule service to make call to database
- Object Model
  - CIM Book model pre-defined by Integration Competency Center (ICC)
  - Created as a Java object for use as BOM
  - Added sections for Abstractions

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Software version

» IDE: Blaze Advisor 6.9.3 (moving to 6.10.2 soon)

» RMA: Next Generation RMA

» Web Server: WAS 7

» SCM: CVS

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Roles and Responsibilities

Rules Analyst
- » Creates Rule Requirements docs

Rules Architect
- » Analyzes Rule Requirements
- » Designs Blaze and Java artifacts

Blaze Developer
- » Builds Blaze Artifacts

Java Developer
- » Builds Java Artifacts

Rules Developer
- » Enters rule through RMA
- » Unit testing using BRUnit

CVS Administrator
- » Determines CVS Branching needs and creates CVS Branches as needed
- » Merges code across CVS Branches or to CVS Head
- » Builds rule services

QA
- » Testing using Black Box Tester

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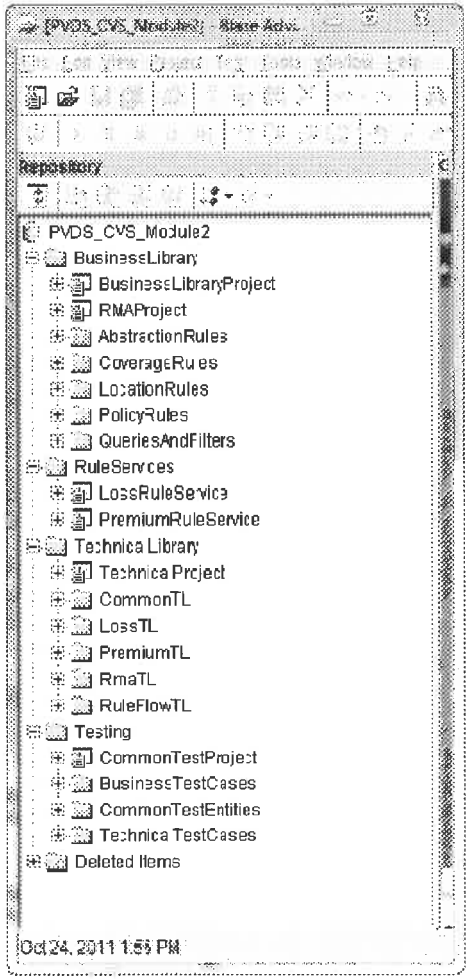
Repository Layout

Rule Repository based on BOM layout

- » Policy
- » Location
- » Base Coverage
- » Specific Coverage



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Repository Layout (Cont'd.)

Separate Test Project per Ruleset

- » End up with large number of Projects
- » Better performance in RMA
- » Ease in Navigation

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- Rulesets
  - Rules stored separately
    - Change Management
    - Concurrent development
- Abstractions
- Decision Tables (pseudo)
  - Actually implemented as rulesets
  - Requirements managed and maintained as a Decision Table

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Rule Flow

- Policy, Location and Base Coverage in Rule Flow
- Specific Coverage implemented programmatically using apply ruleset()
  - Created Decision Flow Template

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Rule Flow

Manage specific coverage flow;

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Rule Flow

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Rule Flow

Rulesets to be invoked for the coverage: " CanadaCommercialPropertyBookingCoverage "

Exception Rulesets :

RS_CommonPropertyBookingCoverageExceptionRuleset

Data Validation Rulesets :

RS_CommonPropertyBookingCoverageRuleset

RS_CanadaCommercialPropertyBookingCoverageRuleset

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Working with FICO Professional Services

- FICO Principal Rules Architect
  - POC
  - Performance Testing
- FICO Solutions Integration Architect
  - System Architecture
  - Black Box Tester
- FICO Decision Analyst
  - Rules analysis
- FICO Rules Architect
  - Application Design
  - Deployment
- FICO Rules Developer
  - Application Development

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Premium Booking Modernization Program
A Legacy Modernization Story

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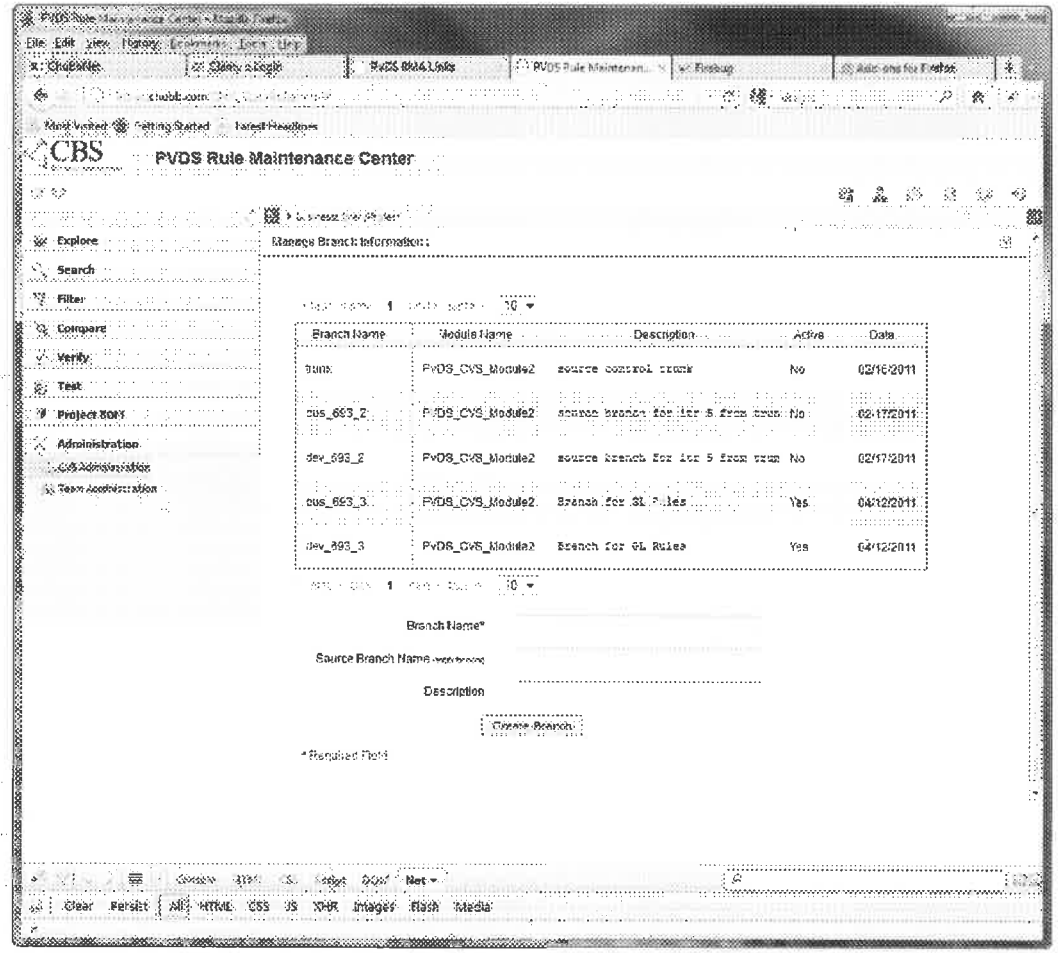
Using Blaze APIs

Login Page

Using Blaze APIs

Change Management Administration



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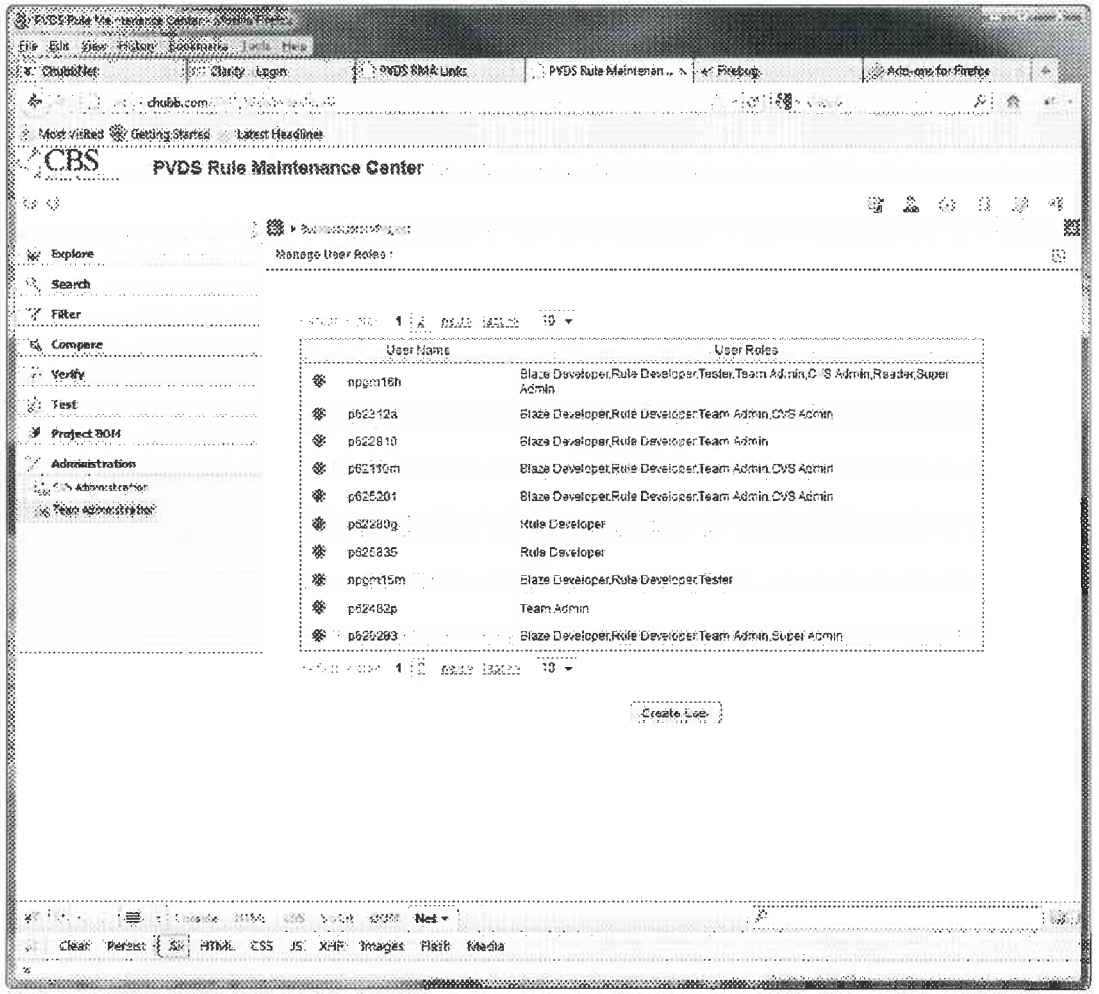
Using Blaze APIs

User Management



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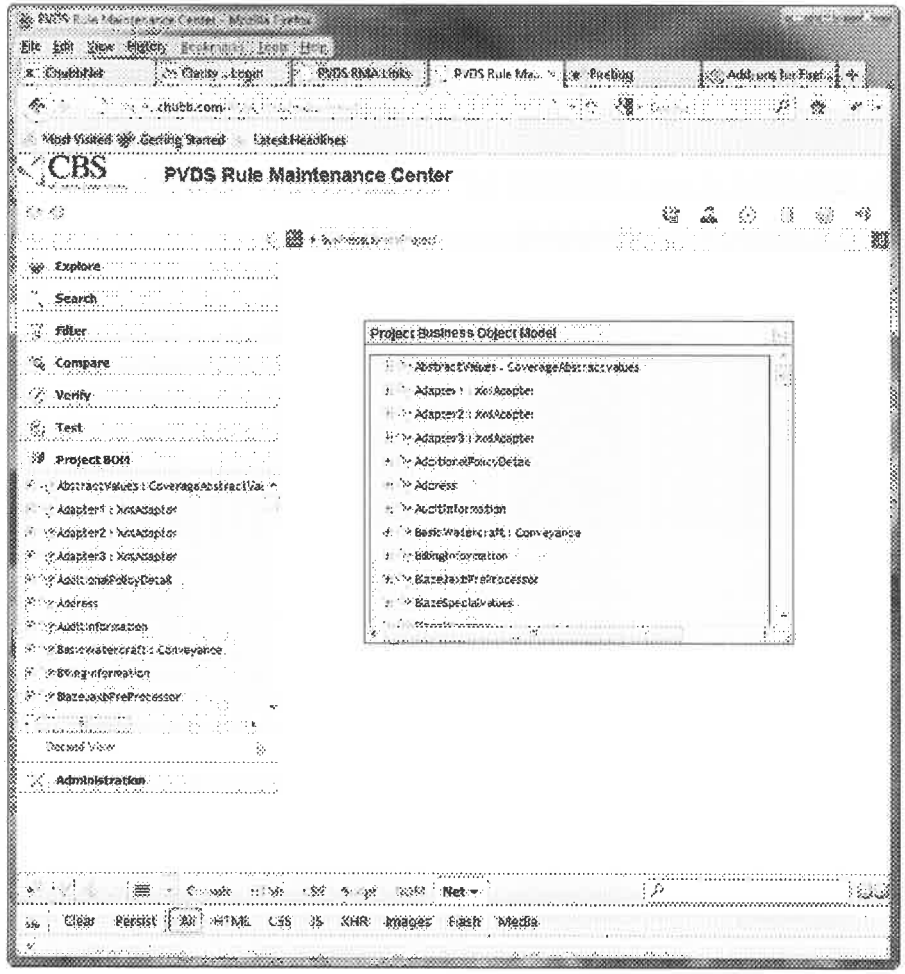
Using Blaze APIs

Project BOM



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Using Blaze APIs

Global Update

» Update entire workspace

Copy/Paste

» Copy/paste an instance (rules and test cases)

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Questions

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